

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

11-30453

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Dennis Earl Smith, Jr.
Jolinda Delores Smith**

Case No:

This plan, dated January 24, 2011, is:

- ☒ the *first* Chapter 13 plan filed in this case.
- ☐ a modified Plan, which replaces the
☐confirmed or ☐unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$342,029.00**
Total Non-Priority Unsecured Debt: **\$83,972.71**
Total Priority Debt: **\$0.00**
Total Secured Debt: **\$330,625.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$500.00 Monthly for 60 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 30,000.00.
2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,319.50 balance due of the total fee of \$ 3,000.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
Fast Auto Loans Inc VA0908	2002 Acura RL 3.5L, 4dr sdn, with 125,500 miles NADA Eastern Region Retail Value shown		3,725.00	9,625.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

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The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-	Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).		

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Fast Auto Loans Inc VA0908	2002 Acura RL 3.5L, 4dr sdn, with 125,500 miles NADA Eastern Region Retail Value shown	3,725.00	0%	Prorata 53 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).** 11-20453

- A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Wells Fargo Hm Mortgag	Description: 2 acres of land south of Chestnut Church Road in Henry District, Hanover County, Va. PID # 8718-63-0156 Location: 7193 Chestnut Church Road, Mechanicsville VA 23116-4877	1,899.00	20,000.00	0%	53 months	Prorata

- B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

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- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. **Other provisions of this plan:**

Signatures:

Dated: January 24, 2011

/s/ Dennis Earl Smith, Jr.

Dennis Earl Smith, Jr.

Debtor

/s/ James H. Wilson, Jr.

James H. Wilson, Jr. 27878

Debtor's Attorney

/s/ Jolinda Delores Smith

Jolinda Delores Smith

Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on January 24, 2011, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ James H. Wilson, Jr.

James H. Wilson, Jr. 27878

Signature

4860 Cox Road, Suite 200

Glen Allen, VA 23060

Address

804-740-6464

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

In re **Dennis Earl Smith, Jr.
Jolinda Delores Smith**

Case No.

11-30453

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Daughter	AGE(S): 5 7
Employment:	DEBTOR	SPOUSE
Occupation	General contractor	
Name of Employer	D.J. Smith Quality Construction, Inc.	
How long employed	3 years	
Address of Employer	P.O. Box 1872 Mechanicsville, VA 23116	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

DEBTOR	SPOUSE
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 958.01	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 958.01	\$ 0.00
\$ -958.01	\$ 0.00
\$ 5,000.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 5,000.00	\$ 0.00
\$ 4,041.99	\$ 0.00
\$ 4,041.99	

In re **Dennis Earl Smith, Jr.
Jolinda Delores Smith**

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,899.00
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	200.00
d. Other <u>Telephone land line, cable, internet</u>	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	250.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	500.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other <u> </u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u> </u>	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u> </u>	\$	0.00
c. Other <u> </u>	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u> </u>	\$	0.00
Other <u> </u>	\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **3,779.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	4,041.99
b. Average monthly expenses from Line 18 above	\$	3,779.00
c. Monthly net income (a. minus b.)	\$	262.99

AAI
3025 W Sahara Ave
Las Vegas, NV 89102-6094

Academy Collection Svc Inc
10965 Decatur Rd
Philadelphia, PA 19154

Aetna
P.O. Box 7247-0326
Philadelphia, PA 19170-0326

Affiliated Credit Svcs
PO Box 7739
Rochester, MN 55903-7739

Afni, Inc.
Attn: DP Recovery Support
Po Box 3427
Bloomington, IL 61702

AIG Natl Ins Co Inc
Box 371404
Pittsburgh, PA 15250-7404

Allied Interstate
PO Box 361477
Columbus, OH 43236

AOL
PO Box 30622
Tampa, FL 33630-0622

Arrow Financial Services
5996 W Touhy Ave
Niles, IL 60714

Bass & Associates
3936 E Ft Lowell Ste 200
Tucson, AZ 85712

Bon Secours
Richmond Health System
P. O. Box 28538
Richmond, VA 23228

Bon Secours
PO Box 843356
Boston, MA 02284-3356

Brook Run Family Physicians
7229 Forest Ave Ste 110
Richmond, VA 23226

C&f Fince Co
1927 C&F Drive
Hampton, VA 23666

Capital One Auto Finance
3901 N Dallas Pkwy
Plano, TX 75093

Capital One, N.a.
Bankruptcy Dept
Po Box 5155
Norcross, GA 30091

Cawthorn & Picard, P.C.
8310 Midlothian Tnpk
Richmond, VA 23235

Certegy Payment Rec Svcs Inc
PO Box 30031
Tampa, FL 33630-3031

CheckCare
Regional Payment Ctr.
PO Box 36098
Louisville, KY 40233-6098

City of Richmond
PO Box 101696
Atlanta, GA 30392-1696

City of Richmond
P. O. Box 26505
Richmond, VA 23261-6505

City of Richmond
PO Box 23180
Richmond, VA 23223

CMCS
822 E Grand River Ave
Brighton, MI 48116-1802

Collection
Ccs
Po Box 709
Needham, MA 02494

Columbia House
PO Box 91601
Indianapolis, IN 46291-0601

Commonwealth of Virginia
Dept of Motor Vehicles
PO Box 27412
Richmond, VA 23269-0001

Commonwealth Radiology
1508 Willow Lawn Dr Ste 117
Richmond, VA 23230-3421

Continental Emergency
PO Box 3648
Williamsburg, VA 23187-3648

Credit Adjustment Board Inc
306 E Grace St
Richmond, VA 23219

Credit Collection Svcs
Two Wells Ave Dept 9135
Newton Center, MA 02459

Credit Control Corp
PO Box 120568
Newport News, VA 23612-0568

Credit One Bank
PO Box 60500
City of Industry, CA 91716-0500

DePaul Med Ctr
PO Box 198424
Atlanta, GA 30384-8424

Direct TV
PO Box 11732
Newark, NJ 07101-4732

Diversified Adj Svc Inc
PO Box 32145
Minneapolis, MN 55433

Diversified Adj Svc Inc
PO Box 32145
Fridley, MN 55433

Dominion Law Assoc
222 Central Park Ave
Virginia Beach, VA 23462-3026

Dominion Law Assoc
PO Box 62719
Virginia Beach, VA 23466-2719

E-ZPass
PO Box 5100
Baltimore, MD 21224

Enhanced Recovery Co L
8014 Bayberry Rd
Jacksonville, FL 32256

Enhancrcvrco
8014 Bayberry Rd
Jacksonville, FL 32256

Fast Auto Loans Inc VA0908
1206 Azalea Ave
Richmond, VA 23227

First Financial Asset Mgmt
PO Box 18064
Hauppauge, NY 11788-8864

First Natl Coll Bureau
610 Waltham Way
Sparks, NV 89434

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107

Firstsource Advantage, LLC
PO Box 628
Buffalo, NY 14240-0628

Focused Recovery Solut
9701 Metropolitan Ct Ste
Richmond, VA 23236

Glasser & Glasser PLC
PO Box 3400
Norfolk, VA 23514-3400

Hall & Associates
560 Route 303, Ste 209
Orangeburg, NY 10962-1334

Hollywood Entertainment
PO Box 6789
Wilsonville, OR 97070

HSBC Card Services
P O Box 17051
Baltimore, MD 21297-1051

Ic Systems Inc
Po Box 64378
Saint Paul, MN 55164

Imperial Credit Systems Inc
125 N Parkside Dr Ste 302
Colorado Springs, CO 80909

J.C. Christensen & Assoc
PO Box 519
Sauk Rapids, MN 56379

James Lewis
11351 Ashcake Road
Ashland, VA 23005

Law Offices of Mitchell Kay PC
7 Penn Plaza
New York, NY 10001-3995

LCA Collections
PO Box 2240
Burlington, NC 27216-2240

Linebarger Goggan Blair Sampso
PO Box 23180
Richmond, VA 23223

LoanSmart LLC
503 E. Laburnum Ave
Richmond, VA 23222

Lvnv Funding Llc
Po Box 10584
Greenville, SC 29603

Marks Family Dentistry
9159 Dickey Dr
Mechanicsville, VA 23116-2502

MCM
Dept 12421
PO Box 603
Oaks, PA 19456

Miramedrg
991 Oak Creek Dr
Lombard, IL 60148

Mirand
PO Box 219050
Houston, TX 77218-9050

NARS Call Ctr Solutions
PO Box 701
Chesterfield, MO 63006-0701

National Recovery Agency
PO Box 67015
Harrisburg, PA 17106-7015

Natl Fitness
1645 E Hwy 193
Layton, UT 84040

NCO
Po Box 790113
St. Louis, MO 63149

NCO Financial Systems
PO Box 15740
Wilmington, DE 19850-5740

Northland Group, Inc.
PO Box 390846
Edina, MN 55439

Omega Sleep Disorders Clinic
5225 Hickory Park Dr Ste A
Glen Allen, VA 23059

Oxford Mgmt Svcs
PO Box 1991
Southgate, MI 48195

Patient First
PO Box 759041
Baltimore, MD 21275-9041

Patient First
PO Box 758941
Baltimore, MD 21275-8941

Pediatric Center
10571 Telegraph Rd Ste 110
Glen Allen, VA 23059

Pellettieri & Associates LTD
PO Box 536
Linden, MI 48451-0536

PMAB, LLC
PO Box 12150
Charlotte, NC 28220-2150

Premier Bank Card/Charter
PO Box 2208
Vacaville, CA 95696

Richmond Emer Physicians
PO Box 79013
Baltimore, MD 21279-0013

Rjm Acq Llc
575 Underhill Blvd
Syosset, NY 11791

Samuel I. White P.C.
1804 Staples Mill Rd., #200
Richmond, VA 23230

Sleep Disorders Ctr of Va
1800 Glenside Dr Ste 103
Richmond, VA 23226

Spinella Owings Shaia PC
8550 Mayland Dr
Richmond, VA 23294

Stuart A. Simon & Assoc
4900 Cutshaw Ave
Richmond, VA 23230

T Mobile
PO Box 742596
Cincinnati, OH 45274-2596

Tate & Kirlin Assoc
2810 Southampton Rd
Philadelphia, PA 19154

The Bourassa Law Group, LLC
PO Box 28039
Las Vegas, NV 89126

The CBE Group Inc
131 Tower Park Dr Ste 100
Waterloo, IA 50701

The Goddard School of Ashland
9431 Atlee Commerce Blvd.
Ashland, VA 23005

Transworld Systems Inc
PO Box 15520
Wilmington, DE 19850-5520

Tridentasset.com
5755 Northpoint Pkwy Ste
Alpharetta, GA 30022

United Consumer Fin Svcs
865 Bassett Rd
Westlake, OH 44145

United Consumers, Inc.
PO Box 4466
Woodbridge, VA 22194-4466

Universal Fidelity LP
PO Box 941911
Houston, TX 77094-8911

VDOT
Toll Processing Center
PO Box 1234
Clifton Forge, VA 24422

Vital Recovery Services
PO Box 923747
Norcross, GA 30010-3747

W. Baxter Perkinson, Jr., DDS
12390 Three Chopt Rd.
Henrico, VA 23233

Wells Fargo Hm Mortgag
Po Box 10335
Des Moines, IA 50306

West Asset Mgmt Inc
PO Box 105359
Atlanta, GA 30348-5359